## Remarks

The present Response is to the Office Action mailed 09/16/2009. Claims 1-13 are presented for examination.

## Claim Rejections - 35 USC § 103

Claims 1-13 are rejected under 35 U.S.C. 103(a) as being unpatentable U.S. Patent No. 6,327,574 to Kramer in view of in view of U.S. Patent Application Publication No. 2004/0034559 to Harris et al.

Regarding claims 1 and 11-13, Kramer discloses an Internet enabled interface comprising: a window provided by a first Internet -based (TIC) service a first link to that service (col. 15, line 65-col. 16, line 16); a portion in the window encapsulating a resource form a third party internet based service (third party servers, col. 11, line 63; col. 18, lines 18-26), separate from the first Internet-base service (TIC), requested by a user though the first Internet-based service, enabling the user to initiate a transaction with the third party service (merchant website; col. 8, line 15-col. 9, line 16; Figures 5A and 5B); and another section, wherein the other section displays user-specific information (information pertinent to the interest o the consumer/new family, col. 8, lines 41-55) provided by the first Internet-base service, that is related to content provided from said resource from the third-party Internet-based service (col. 8, line 15-col. 9, line 16; Figures 5A and 5B).

However, Kraemer does not explicitly disclose the first frame and second frame and a user-interface control element such as control button and a link. Kramer does discloses a top portion of the web page includes promotion information for a dining program has been inserted and in light of the new family's changed consumption patterns information promoting-infant related services of the merchant of interest to the new family has been included in the web page (col. 8, lines 47-54). Kraemer further teaches for the application of TIC, special tags are included in the document wherever selectable content is desired. These selectable content tags will include information which is evaluated with respect to the individual consumer's profile to produce a set of options for

which content to present together, with criteria for determining a measure of appropriateness of each option depending on the attributes of an individual viewer. Examples of such attributes might include the age and gender of the Viewer, her income level, whether she owns her home, dines out often, travels to Asia, has a pet, or whether she is interested in science. Based on its model of the viewer, TIC will evaluate the criteria for each option and choose the col. 14, lines 11-15option with the highest measure of appropriateness. The consequence is that two different viewers of the same URL to a TIC enabled page could be presented with very different content and has a very different experience. (Col. 8, lines 24-40)

Harris, on the other hand, teaches the first and second frame (Figure 2B; paragraph 30) and a user-interface control element such as control button and a link (Figure 2B, ref. no. 39 or 41; hyperlink).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the interactive interface of Kraemer, to include, the first and second frame and a user-interface control element, as taught by Harris in order to simultaneously display formatted first and second web pages in first and second regions respectively of a single user computer browser display screen (Harris paragraph 12), thus providing a more effective, profitable model for content delivery that will yield higher financial returns (Harris paragraph 16).

Regarding claims 2-10, Kraemer discloses a first direct communication link between said internet enabling software and said third party internet based service to provide an interface for said user with said third party internet based service (col. 18, lines 17-18-26; Figure 6); a host portal that provides a bill management service (col. 6, lines 47-59); wherein said request is initiated at said host portal by said use to request said resource (col. 6, lines 47-59); bank balance (col. 5, lines 36-37); resource by said user automatically deep-links said internet enabling software directly to resource (Figure 6; col. 5, lines 30-45); billing information associated with said user (col. 5, lines 36-37; col. 6, lines 47-59); personalized information such a name (col. 7, lines 56-67; col. 14,

lines 12-14); and a third frame, wherein said third frame encapsulates a second resource from a second third-party internet (col. 18, lines 18-26; col. 8, lines 15-40).

## Applicant's response:

Regarding claim 1, applicant's claim clearly recites, "a window provided by a first Internet-based service through a first link to that service;" The Examiner states Kramer discloses, "an Internet enabled interface comprising: a window provided by a first Internet -based (TIC) service a first link to that service (col. 15, line 65-col. 16, line 16)." Applicant argues that Kramer fails to teach a link to the TIC service, as claimed. Kramer teaches that after an electronic document is received at a user's computer the TIC software at the user's computer intercepts the document and alters it to add advertising information and to gather information to solicit to outside vendors which may advertise on an electronic document via altering by the TIC (col. 16, lines 24-47). Applicant teaches and claims accessing a service via a link, which is broadly understood by those with skill in the art as a service on the Internet.

Applicant claims a first frame in the window encapsulating a resource from a third-party internet based service, separate from the first Internet-based service, as requested by a user through the first Internet-based service, enabling the user to initiate a transaction with the third-party service. The Examiner states Kramer teaches, "a portion in the window encapsulating a resource form a third party internet based service (third party servers, col. 11, line 63; col. 18, lines 18-26), separate from the first Internet-base service (TIC), requested by a user though the first Internet-based service, enabling the user to initiate a transaction with the third party service (merchant website; col. 8, line 15-col. 9, line 16; Figures 5A and 5B) and another section, wherein the other section displays user-specific information (information pertinent to the interest o the consumer/new family, col. 8, lines 41-55) provided by the first Internet-base service, that is related to content provided from said resource from the third-party Internet-based service (col. 8, line 15-col. 9, line 16; Figures 5A and 5B).

Applicant argues that content on a Web page as relied upon by the Examiner in col. 8, lines 41-55 of Kramer is clearly not user-specific information, as claimed. These are ads, etc. provided to TIC for insertion by third party servers based upon information gathered and stored by TIC monitoring browsing and purchasing patterns of the user.

Applicant herein amends this portion of claim 1 to specifically recite that the second frame displays user-specific personal information, provided by the first Internet-based service, that is at least pertinent to interface the user with the third-party Internet-based service. Therefore, Kramer no longer reads on applicant's claim, as amended.

The Examiner relies upon Harris to teach the first and second frame (Figure 2B; paragraph 30) and a user-interface control element such as control button and a link (Figure 2B, ref. no. 39 or 41; hyperlink). Applicant argues that areas within a single Web page, as taught by Kramer, cannot combine with the single frame containing a third party Web page in a browser, as taught by Harris.

Applicant argues that Harris is limited to disclosing a homepage of the content-based website transmitted from the online publisher server computer for display in the client computer browser display. Then in response to a user selecting a hyperlink displayed on the home page, the formatted web pages of the marketing-based website are transmitted from the online advertiser server computer in another display region of the display screen. Applicant argues that this teaching of Harris provides a browser window and one frame with third party information presented as a result of a user initiating a link. There is no second frame taught or suggested in the art of Harris or Kramer, either singly or in combination.

Further, applicant argues that the special tags of Kramer expounded upon by the Examiner to somehow show obviousness to combine teaching applicant's invention have absolutely nothing to do with the actual substance of applicant's claim limitations in question. Applicant further argues that Web pages presenting ads with associated links from third party providers, as taught by Kramer are not "encapsulated" in the page as espoused by the Examiner.

Applicant believes claim 1, as amended and argued above, is easily patentable over the art presented by the Examiner. Claims 2-13 are patentable on their own merits, or at least as depended from a patentable claim.

## Summary

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted, Hill Ferguson

By *Donald R. Boys*Donald R. Boys
Reg. No. 35,074

Central Coast Patent Agency, Inc. 3 Hangar Ways, Suite D Watsonville, CA 95076 831-768-1755